From: "Ranes, Kenneth" < kranes@weberstephen.com> on 10/01/2007 01:20:03 PM

Subject: Truth in Lending

Have when they jump your rates have it jump after the purchases after the notification. The previous balance would be at the old rate. This would give you a better chance to pay it off. Why do they think a person who still has not been late and hasn't missed a payment deserve to pay higher interest. If you are having trouble raising the interest rates aren't going to help someone on the bubble. It will only make it worse.